

<b>Notice of References Cited</b>		Application/Control No.	Applicant(s)/Patent Under Reexamination 10/010,068 KARAS ET AL.	
		Examiner	Art Unit Robert M. Pond	3625 Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	BNN: "Banks turn to debit to drive funds transfer," Bank Network News, v18n20, 16 March 2000, Dialog file 9, #02109112, 5pgs.
	V	
	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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